

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Christopher Tod Hepler**  
**Kerry Joyce Hepler**  
*Debtor(s)*

**RONDA J. WINNECOUR, Trustee,**  
*Movant(s),*

v.  
**No Respondents**  
*Respondent(s).*

Case No. 12-11454-TPA  
Chapter: 13

Related to Document No. 114

Hearing Date: 5/2/18 at 12:00 PM

**ORDER SCHEDULING DATE FOR RESPONSE  
AND HEARING ON MOTION**


***AND NOW***, this ***The 27th of February, 2018***, a ***Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements*** having been filed at Doc. No. 114, by the Chapter 13 Trustee

It is hereby ***ORDERED, ADJUDGED and DECREED*** that:

(1) ***On or before April 13, 2018***, any ***Response***, including a consent to the ***Motion***, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 ***OR*** U.S. Courthouse, Room B160, 17 South Park Row, Erie, PA 16501) and served on the counsel for the Moving Party.

(2) This ***Motion*** is scheduled for hearing on ***May 2, 2018 at 12:00 PM*** in Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501, at which time the parties and/or their counsel shall appear and the Court will dispose of the ***Motion***.

(3) If, after proper service, a Respondent fails to timely file a ***Response***, the Court ***may*** determine that no hearing is required and accordingly enter the order by default. ***To determine if a default order has been entered the Moving Party is directed to the Court's web site at www.pawb.uscourts.gov one day prior to the hearing. To view the calendar for Judge Thomas P. Agresti refer to the calendar section.*** In the event a default order has been signed, the Moving Party shall ***IMMEDIATELY*** advise all affected parties. If a default order has not been entered, the parties will be ***required*** to appear at the hearing.

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Christopher Tod Hepler  
Kerry Joyce Hepler  
DebtorsCase No. 12-11454-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar  
Form ID: 300bPage 1 of 2  
Total Noticed: 49

Date Rcvd: Feb 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Mar 01, 2018.

db/jdb +Christopher Tod Hepler, Kerry Joyce Hepler, 573 Upper Sage Run Road,  
Oil City, PA 16301-3947

cr +American Home Mortgage Servicing, Inc., 1525 S. Beltline Road, Suite 100-N,  
Coppell, TX 75019-4913

cr +Continental Auto Receivables, Inc., 5747 Perimeter Drive, Suite 140,  
Dublin, OH 43017-3245

cr +Transamerica Bank, PO Box 130, Crystal Lake, IL 60039-0130

13490418 +Aas Debt Recovery Inc, PO Box 129, Monroeville, PA 15146-0129

13490419 +American Express, PO Box 981535, El Paso, TX 79998-1535

13888178 +American Loan Servicing, 1192 E Draper Pkwy, Ste 205, Draper UT 84020-9356

13671150 +American Pension Services, 1192 E. Draper Parkway, Suite 155, Draper UT 84020-9356

13528108 +Andrew F. Gornall, Esquire, KML Law Group PC, 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541

13490422 +Bank Of America, PO Box 17054, Wilmington, DE 19850-7054

13490421 #+Bank Of America, Attn: Bankruptcy NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012

13490423 +Capital One, N.A., Capital One Bank (USA) N.A., PO Box 30285,  
Salt Lake City, UT 84130-0285

13490424 +Chase Manhattan Bank, Attn: Bankruptcy, PO Box 15145, Wilmington, DE 19850-5145

13490426 +Citifinancial Mortgage, PO Box 9438, Gaithersburg, MD 20898-9438

13490427 +Citizens Bank, 1200 North 7th Street, Harrisburg, PA 17102-1419

13490428 +Citizens Bank, PO Box 2461, Harrisburg, PA 17105-2461

13490429 +Cont Aut / Sst, 4315 Pickett Road, Saint Joseph, MO 64503-1600

13490430 +Continental Auto Receivables, Inc., 515 South Capital of Texas Highway, Suite 120,  
Austin, TX 78746-4305

13490433 +First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363

13490436 +Goldbeck McCafferty & McKeever, Suite 5000, 701 Market Street,  
Philadelphia, PA 19106-1541

13490437 +Hb Fsb, 2929 Walden Street, Depew, NY 14043-2602

13490438 +Hsbc / Bonton, Attn: Bankruptcy, PO Box 15522, Wilmington, DE 19850

13490439 +Hsbc / Polaris, 90 Christiana Road, New Castle, DE 19720-3118

13490440 +Hsbc Bank, Attn: Bankruptcy, PO Box 5213, Carol Stream, IL 60197-5213

13526662 +Kondaur Capital Corporation, et al, One City Blvd West, Suite 600, Orange, CA 92868-3639

13490443 +Northwest Savings Bank, c/of Colleen Lamberto, P.O. Box 128, Warren, PA 16365-0128

13490444 +PNC Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747

13490445 +Resi Whole Loan IV, LLC, 1000 Technology Drive, MS 730, O'Fallon, MO 63368-2239

13490448 +SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: Snap-on Credit Llc, 1125 Tri-State Parkway, Gurnee, IL 60031)

13490447 +Sears / Cbsd, PO Box 6189, Sioux Falls, SD 57117-6189

13490446 +Sears / Cbsd, 8725 West Sahara Avenue, The Lakes, NV 89163-0001

13490449 +State Collection Service, Attn: Bankruptcy, PO Box 6250, Madison, WI 53716-0250

13490450 +Transamerica Bank, 11227 Lakeview Avenue, Lenexa, KS 66219-1399

13490451 +Washington Mutual / Provident, Attn: Bankruptcy Dept., PO Box 15298,  
Wilmington, DE 19850-5298

13490452 +Wells Fargo Financial, 2501 Seaport Drive, Suite Bh30, Chester, PA 19013-2249

13490453 +Wfnnb / Express, c/of Comenity Bank, P.O. Box 182025, Columbus, OH 43218-2025

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 28 2018 02:54:49  
PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067

13514865 +E-mail/Text: bncmail@w-legal.com Feb 28 2018 02:34:40 CANDICA, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13490425 +Fax: 602-659-2196 Feb 28 2018 03:47:35 ChexSystems, Consumer Relations,  
7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595

13490431 +E-mail/Text: abovay@creditmanagementcompany.com Feb 28 2018 02:34:51  
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

14018462 E-mail/Text: mrdiscen@discover.com Feb 28 2018 02:33:50 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

13510236 E-mail/Text: mrdiscen@discover.com Feb 28 2018 02:33:50 Discover Bank,  
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

13490432 +E-mail/Text: mrdiscen@discover.com Feb 28 2018 02:33:50 Discover Financial Services LLC,  
PO Box 6103, Carol Stream, IL 60197-6103

13490434 +E-mail/Text: ally@ebn.phinsolutions.com Feb 28 2018 02:33:50 G M A C, PO Box 380901,  
Bloomington, MN 55438-0901

13490435 +E-mail/PDF: gecsedirecoverycorp.com Feb 28 2018 03:28:59 GE Money Bank / JCPenney,  
Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

13517154 +E-mail/Text: bknotice@ncmlc.com Feb 28 2018 02:34:41 National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741

13490442 +E-mail/Text: bankruptcydepartment@tsico.com Feb 28 2018 02:34:58 Nco Financial / 99,  
PO Box 15636, Wilmington, DE 19850-5636

13578643 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 28 2018 02:36:47  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

13570515 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 28 2018 02:36:35  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

District/off: 0315-1

User: jmar  
Form ID: 300b

Page 2 of 2  
Total Noticed: 49

Date Rcvd: Feb 27, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr RESI WHOLE LOAN IV, LLC  
cr\* +American Loan Servicing, 1192 E. Draper Pkwy, Ste 205, Draper, UT 84020-9356  
cr\* +American Pension Services, 1192 E. Draper Parkway, Suite 155, Draper, UT 84020-9356  
13490420 ##+American Home Mortgage Services, 1525 South Belt Line Road, Coppell, TX 75019-4913  
13490441 ##+Lease Finance Group LLC, 65 East Wacker Place, Suite 510, Chicago, IL 60601-7255  
TOTALS: 1, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 27, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor RESI WHOLE LOAN IV, LLC agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
Daniel P. Foster on behalf of Joint Debtor Kerry Joyce Hepler dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com/fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Christopher Tod Hepler dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com/fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor RESI WHOLE LOAN IV, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6